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14 UNITED STATES DISTRICT COURT  
15 NORTHERN DISTRICT OF CALIFORNIA  
16 SAN FRANCISCO DIVISION

17 SANTO SALAS, an individual, and  
18 ANITA GUTIERREZ, an individual,  
19 Plaintiffs,

20 v.

21 HILLTOP FINANCIAL MORTGAGE,  
INC., a California corporation, ENCORE  
22 CREDIT CORPORATION, a California  
corporation, ABRAHAM KABA, an  
23 individual, and THANH (TOM) NGUYEN,  
an individual,

24 Defendants.  
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CASE NO. C 04 1682 MHP

**STIPULATION OF DISMISSAL WITH  
PREJUDICE**

26 IT IS HEREBY STIPULATED by and between Plaintiffs SANTOS SALAS and ANITA  
27 GUTIERREZ on the one hand, and Defendant ENCORE CREDIT CORPORATION  
28 ("ENCORE"), on the other hand, by and through their respective counsel of record that the above

1 entitled action against Defendant ENCORE shall be dismissed with prejudice pursuant to  
2 FRCP 41(a)(1).  
3

4 Dated: December 9, 2005

Dated: December 30, 2005

5 DLA PIPER RUDNICK GRAY CARY US LLP

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By Michael R. Pfeifer  
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ENCORE CREDIT CORPORATION



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